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2010 OCT 13 AM 11:33

OFFICE OF GENERAL
COUNSEL

Richard W. Keefer

Hattiesburg, MS 39402

October 12, 2010

**Office of General Counsel
Federal Election Commission
999 E Street N W
Washington, DC 20463**

**Sent via Federal Express
Airbill No. 8617 3797 4452**

**Re: MUR 6364
Federal Election Commission Complaint
Candidate Steven M. Palazzo
Mississippi 4th Congressional Race**

Gentlemen:

Enclosed herein please find four (4) Originals of a Supplemental Federal Elections Commission Complaint referencing MUR 6364 in regards to the Steven M Palazzo for Congress campaign.

I trust that you will treat the enclosed in a professional manner.

Respectfully submitted,


Richard W Keefer

11044294172

AFFIDAVIT

STATE OF MISSISSIPPI

COUNTY OF LAMAR

KNOW ALL MEN BY THESE PRESENTS, that I, **RICHARD W. KEEFER**, an adult resident of Lamar County, Mississippi, after being duly sworn, do depose and say;

that, I am a registered voter in Lamar County, Mississippi;

that, I have been conducting an independent examination of the FEC reports issued by the campaign of Steven M Palazzo, the Republican candidate running for the Mississippi 4th Congressional district in the November 2, mid-term elections;

that, I have conducted this inquiry of my own accord and I do not represent anyone but myself and I do not submit this Affidavit as an act of any other person or organization, but for myself and my desire to seek justice;

that in the course of my investigations I have researched many of what I deem to be suspicious contributions of which I am going to separate below in three (3) parts.

PART ONE

that, the following section will deal with campaign contributions that, by their amount, nature, timing, testimony of persons interviewed and to which the public where placed on notice by a person working as an aid to Steven Palazzo's campaign, strongly suggest a direct connection to **EDNA SCOGGINS**,

who has according to the FEC reports filed by the Palazzo for Congress campaign, already contributed the maximum allowed by law from an individual, being \$2,400.00 for the Primary and \$2,400.00 for the General Election cycle, totaling \$4,800.00;

that, in conducting my investigations I had been made aware of statements attributed to a person by the name of Michael Shotwell of Jones County, Mississippi, who according to more than one source was present at a meeting for Steven Palazzo in Jones County, MS, held early in the primary race;

that, at this meeting, a question was posed from a member of the audience as to why the "GOP" had given \$125,000 to Steven Palazzo, whereupon, hearing this statement, Michael Shotwell stated to the entire audience in a very confident tone "that money didn't come from the Republican Party, it came from Steven Palazzo's mother in law, she's got plenty of money";

that, upon examining the statement of Michael Shotwell it immediately raised several issues, 1.) when did Mr. Shotwell acquire this information, 2.) where did Mr. Shotwell obtain this information from, 3.) if a mere campaign aid had knowledge of large sums of money being funneled into the Palazzo campaign by persons who had already contributed the maximum allowed under law, who else knew of this activity;

that, Mr. Shotwell's statement led me to begin looking into who Steven Palazzo's mother in law was and what, if any, possible connection she might have to the Palazzo for Congress campaign, as the statement made by Michael Shotwell was made in a way that indicated he was quite certain as to the facts about which he was speaking;

that, I discovered that Lisa Palazzo's (Steven Palazzo's wife) mother is a woman by the name of EDNA SCOGGINS and that she listed her address on the FEC reports filed by the Palazzo Campaign as: 71 McDonald Road, Leakesville, Mississippi;

that, in time, I located and interviewed persons who have direct knowledge of Edna Scoggins, her personal history, her relatives and friends, their occupations and general background;

that, by the time I had finished these interviews, I had been directed to several contributions to the Palazzo for Congress campaign, that appear to come from people who, according to sources with knowledge, would not, normally, be in the financial position to make very large donations to anyone's campaign and who also share a relational tie with EDNA SCOGGINS;

that, I am setting forth below contributions to the Palazzo for Congress campaign, attributed by persons interviewed to a relationship with Edna Scoggins, listing the date and amount of the contributions, the name of the individuals making the contributions and the results of my inquiry into each donation;

- A.) Date of Contribution: 03-29-2010
Amount of Contribution: \$ 1,000.00
Name of Contributor: SHERRY (Booth) COREY
Contact Phone: ()
Image No. on FEC Filing: 10930584895
Relationship to Edna Scoggins: Sister
Background: Operator at a Paper Company.
- B.) Date of Contribution: 03-31-2010
Amount of Contribution: \$4,800.00 (\$2,400 for Primary and General)
Name of Contributor: BOBBIE (MARIE) RITCHIE
Contact Phone: ()
Image No. on FEC Filing: 10930584911 and 10930584912
Relationship to Edna Scoggins: Daughter (sister of Lisa Palazzo)
Background: According to persons interviewed during this investigation Bobbie Ritchie does not have the capacity to purchase a home without using her mother, Edna Scoggins, as a co-signer/purchaser. Edna Scoggins and Richard Ritchie (husband of Bobbie Ritchie) purchased a home in Harrison County (See Exhibit "A" attached hereto) in June of 2006 and took out a Deed of Trust with Grand Bank for Savings. Bobbie Ritchie is listed as a co-borrower, however her name does not appear on the signature page of the Deed of Trust. She did not sign. Very strange.
- C.) Date of Contribution: 03-31-2010
Amount of Contribution: \$4,800.00 (\$2,400 for Primary and General)
Name of Contributor: KEITH ROBERTS
Contact Phone: ()
Image No. on FEC Filing: 109305912
Relationship to Edna Scoggins: Nephew, Son of Virginia Roberts
Background: Mr. Roberts works as a construction worker and according to persons interviewed does piece or contract type work and therefore may not be employed all of the time and according to these sources they thought it highly unlikely that Mr. Roberts had the resources to contribute the maximum allowed under law of \$4,800.00.

- D.) Date of Contribution: 03-31-2010
 Amount of Contribution: \$4,800.00 (\$2,400 for Primary and General)
 Name of Contributor: **VIRGINIA ROBERTS**
 Contact Phone:
 Image No. on FEC Filing: 10930584913
 Relationship to Edna Scoggins: Sister
 Background: Ms. Roberts is likewise, according to persons interviewed in the same economic standing as her son Keith. Several years ago Mr. John David Scoggins (the deceased husband of Edna Scoggins) purchased a trailer for Ms. Roberts to live in (mobile home) and had it fixed up for her. This trailer was until recently parked on a piece of rental property in Leakesville. After the home of John David Scoggins (dec.) burned down, Ms. Roberts moved her trailer onto the old home place of John David Scoggins so she could live rent free.
 Ms. Roberts is shown as being an LPN on the FEC filing by the Palazzo for Congress campaign.
- E.) Date of Contribution: 03-03-2010
 Amount of Contribution: \$2,400.00
 Name of Contributor: **LINDSEY STEVENS**
 Contact Phone:
 Image No. on FEC Filing: 10930584916
 Relationship to Edna Scoggins: Granddaughter (daughter of Bobbie Ritchie)
 Background: Works as an "accounting specialist" at Palazzo and Associates, from credible information it is highly unlikely that Ms. Stevens has the income sufficient to make a contribution of this nature.
- F.) Date of Contribution: 03-31-2010
 Amount of Contribution: \$2,000.00
 Name of Contributor: **ODESSA LITTLEFIELD**
 Image No. on FEC Filing: 10930584901
 Relationship to Edna Scoggins: Junior College friend of Lisa Palazzo, Edna's child.
 Background: Last known occupation: Bookkeeper/Manager of Nursing home.

11044294177

that, upon credible information and belief, it appears that Steven M. Palazzo dba Palazzo & Company, PLLC, Steven M. Palazzo sole member is preparing the tax returns for the Estate of John David Scoggins (deceased husband of Edna Scoggins) and for Mildred Scoggins (widow of John David Scoggins);

PART TWO

that, the following section will deal with campaign contributions that, by their amount, nature, timing, proximity and confirmation by way of attribution by Lee Hertz, that FRANK S. PALAZZO had given him (Hertz) and "friends and family" funds to contribute to his son, Steven M. Palazzo's campaign and the FEC reports filed by the Palazzo for Congress campaign indicate that FRANK S. PALAZZO, already contributed the maximum allowed by law from an individual, being \$2,400.00 for the Primary and \$2,400.00 for the General Election cycle, totaling \$4,800.00;

that, I am dividing the information relative to Frank S. Palazzo into two categories, one that is directly attributable to him by comments made by the contributor, and the other category containing contributions that fall into a narrow time line, could be associated by proximity and also persons engaged in the same profession as Frank S. Palazzo;

Category One-Direct Attribution By Contributor

G.) Date of Contribution: 02-24-2010
Amount of Contribution: \$4,800.00 (\$2,400 for Primary and General)
Name of Contributor: LEE D HERTZ
Image No. on FEC Filing: 1093058498 and 1093058499
Relationship to Frank S Palazzo: Son in law by marriage.

Category Two-By-Timeline/Occupation/Proximity/Amount

- H.) Date of Contribution: 03-11-2010
Amount of Contribution: \$2,400.00
Name of Contributor: **COMMERCIAL REAL ESTATE ADVISORS, LLC**
D. BROOKS HOLSTEIN, PARTNER
Contact Phone:
Image No. on FEC Filing: 10930584895
Relationship: Real Estate/Proximity/Amount/Date of Contribution
- I.) Date of Contribution: 03-11-2010
Amount of Contribution: \$4,800.00 (\$2,400 for Primary and General)
Name of Contributor: **D. BROOKS HOLSTEIN**
Contact Phone:
Image No. on FEC Filing: 10930584895 and 10930584907
Relationship: Real Estate/Proximity/Amount/Date of Contribution
- J.) Date of Contribution: 03-11-2010
Amount of Contribution: \$4,800.00 (\$2,400 for Primary and General)
Name of Contributor: **DEBORAH M. HOLSTEIN**
Contact Phone:
Image No. on FEC Filing: 10930584897 and 10930584899
Relationship: Real Estate/Proximity/Amount/Date of Contribution
- K.) Date of Contribution: 03-31-2010
Amount of Contribution: \$3,500.00 (\$2,400 for Primary, \$1,100 General)
Name of Contributor: **DANIELLE DAVIS**
Contact Phone: (last known)
Image No. on FEC Filing: 10930584896
Relationship: Proximity/Amount/Date of Contribution
- L.) Date of Contribution: 03-08-2010
Amount of Contribution: \$2,400.00
Name of Contributor: **MICHAEL JANUS**
Contact Phone:
Image No. on FEC Filing: 10930584900
Relationship: Proximity/Amount/Date of Contribution

M.) Date of Contribution: 02-24-2010
Amount of Contribution: \$4,800.00 (\$2,400 for Primary and General)
Name of Contributor: EUGENE P. LUND
Contact Phone:
Image No. on FEC Filing: 10930584901 and 10930584902
Relationship: Proximity/Amount/Date of Contribution

PART THREE

that, the following section deals with campaign contributions that, by their amount, nature, timing and other information strongly suggest that the contributions may be suspect;

N.) Date of Contribution: 05-14-2010
Amount of Contribution: \$2,000.00
Name of Contributor: JENNIFER M GARRIGA
Contact Phone:
Image No. on FEC Filing: 10930992879
Background: This contributor made a donation of \$2,000 only days before the end of the Primary campaign, yet could not afford to pay their property taxes on their home. Their home was sold at the tax sale on 08-30-2010 for nonpayment of property taxes. SEE Exhibit "B" attached hereto.

O.) Date of Contribution: 03-29-2010
Amount of Contribution: \$2,400.00
Name of Contributor: MISTY RUSTIN
Contact Phone:
Image No. on FEC Filing: 10930584905
Background: This appears to be a contribution made by a person in her own right, then a duplicate contribution of the same amount, on the same day in a company name. This person appears to be a friend of Lisa Palazzo. This entry and the next may be attributed to either Edna Scoggins, Frank Palazzo or possibly directly to either Lisa Palazzo or Steven Palazzo. The date of contribution more closely matches the Edna Scoggins group of suspect donations.

P.) Date of Contribution: 03-29-2010
Amount of Contribution: \$2,400.00
Name of Contributor: MISTY'S HOUSE OF STYLE
Image No. on FEC Filing 10930584904
Background: See notes above for MISTY RUSTIN

that, I have omitted many contributors to the Palazzo for Congress campaign that did not fall within a very narrow timeline, did not meet a relational or proximity test or there was no indication by those interviewed as to financial status;

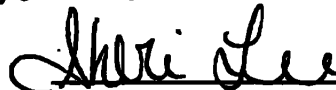
that, I am continuing to investigate this matter, and have developed leads and information which I am not prepared to disclose at present, until I can conduct further research;

and further affiant saith not.



RICHARD W. KEEFER-AFFIANT

SWORN TO AND SUBSCRIBED BEFORE ME, NOTARY, IN AND FOR THE JURISDICTION AFORESAID, ON THIS THE 12TH DAY OF OCTOBER, 2010.



Notary Public

My commission expires on Sept 24, 2011.

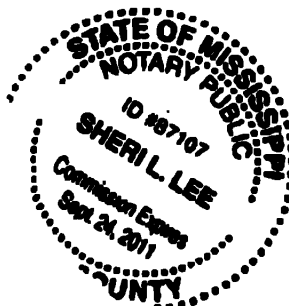


EXHIBIT "A" 13 PAGES

Index as:
Lot 56, BRIARWOOD SUBDIVISION
GULFPORT, FIRST JUDICIAL DISTRICT
HARRISON COUNTY, MS

Prepared by & Return to:
Jim Davis
Attorney at Law
Post Office Box 1839
Gulfport, MS 39502
Phone: (228) 864-1588

STATE OF MISSISSIPPI
COUNTY OF HARRISON



John
1st Judicial District
Instrument 2006 5511 D -J1
Filed/Recorded 6 23 2006 11 43 A
Total Fees 12.00
3 Pages Recorded

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars and no/100 (\$10.00), cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, we, RONALD M. SMITH, and LOLITA M. SMITH, do hereby sell, convey and warrant unto RICHARD RITCHIE and EDNA M. SCGGINS, as joint tenants with full survivorship rights, the following described real property situated and being located in the First Judicial District of Harrison County, Mississippi, and being more particularly described as follows, to-wit:

Lot 56, BRIARWOOD SUBDIVISION, a subdivision according to a map or plat thereof on file and of record in the Office of the Chancery Clerk of Harrison County, First Judicial District, State of Mississippi, in Plat Book 28 at Page 30 thereof.

THIS CONVEYANCE is subject to any and all recorded restrictive covenants, rights-of-way, and easements applicable to the subject property, and subject to any and all prior recorded reservations, conveyances, and leases of oil, gas, and minerals by previous owners.

WITNESS OUR SIGNATURES, this 9th day of June, 2006.

Ronald M. Smith
RONALD M. SMITH
Lolita M. Smith
LOLITA M. SMITH

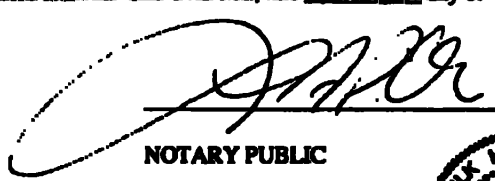
11044294181

11044294182

STATE OF MISSISSIPPI
COUNTY OF HARRISON

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority, in
and for the jurisdiction aforesaid, the within named RONALD M. SMITH who acknowledged to
and before me that ^{he} signed and delivered the above and foregoing instrument of writing, on
the day and year therein mentioned, as ^{his} ~~her~~ voluntary act and deed.

SWORN TO AND SUBSCRIBED BEFORE ME, this 9th day of
June, 2006.



NOTARY PUBLIC

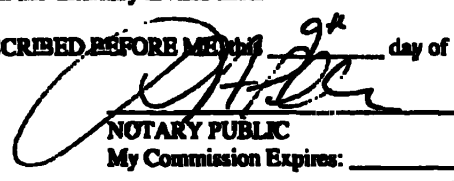
My Commission Expires: _____



STATE OF MISSISSIPPI
COUNTY OF HARRISON

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority, in
and for the jurisdiction aforesaid, the within named LOLITA M. SMITH who acknowledged to
and before me that ^{she} signed and delivered the above and foregoing instrument of writing, on the
day and year therein mentioned, as her voluntary act and deed.

SWORN TO AND SUBSCRIBED BEFORE ME, this 9th day of
June, 2006.



NOTARY PUBLIC

My Commission Expires: _____



Grantors:

Ronald M. Smith
Lolita M. Smith
56 Opal Cove, Ms 39503
(228) 8321692

Grantees:

Richard Ritchie
15284 Northwood Hills Drive Apt 4
Gulfport, Ms 39503
(228) 8322176

Edna M. Scoggins
15047 Swanlake Place
Gulfport, Ms 39503
(228) 5396200

11044294183

Return To:
Grand Bank for Savings, fcb -
Gulfport
16197 Landon Road, Suite D
GULFPORT, MS 39503

Prepared By:
Grand Bank for Savings, fcb -
Gulfport
16197 Landon Road, Suite D
GULFPORT, MS 39503



1st Judicial District
Instrument 2006 12893 T -J1
Filed/Recorded 6 23 2006 11 53 A
Total Fees 17.00
15 Pages Recorded

(228) 622-1100

[Space Above This Line For Recording Data]

DEED OF TRUST

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated June 9th, 2006 together with all Addenda to this document.

(B) "Borrower" is RICHARD RICHMOND & ROBERTA RITCHIE & EDNA SCOGGINS

Borrower is the trustor under this Security Instrument.

(C) "Lender" is Grand Bank for Savings, fcb

Lender is a Federal Savings Bank organized and existing under the laws of the United States of America

06-02-21-000203

MISSISSIPPI-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3025 1/01

Page 1 of 15

Page 1 of 15

WSP Mortgage Forms, Inc.

RR
ES

11044294184

to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Hinds, Mississippi:

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

Lot 56, BRIARWOOD SUBDIVISION, A SUBDIVISION ACCORDING to a map or plat thereof on file and of record in the Office of the Chancery Clerk of Harrison County, First Judicial District, State of Mississippi, in Plat Book 28 at Page 30 thereof.

XXX nothing follows XXX

BRIARWOOD WEST SUBD ???

Parcel ID Number:

56 ORAL COVE

GULFWOOD

("Property Address"):

which currently has the address of

(City), Mississippi 39203

(Street)

(Zip Code)

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is encumbered except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S.

06-02-21-000203

FORM 2025 1/01

Page 3 of 18

Form 2025 1/01

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

Richard Ritchie (Seal)
RICHARD RITCHIE
-Surrender

Edna Suggs (Seal)
EDNA SUGGS - Treasurer

_____ (Seal) _____ (Seal)
-Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

_____ (Seal) _____ (Seal)
-Donneur -Receveur

11044294186

15

STATE OF MISSISSIPPI, Harrison

County is:

On this 9th day of June 2006, personally appeared before me, the undersigned authority in and for said County and State, the within named RICHARD RITCHIE, EDNA SCOTTIE

who acknowledged that he/she/they signed and delivered the foregoing instrument on the day and year therein mentioned.

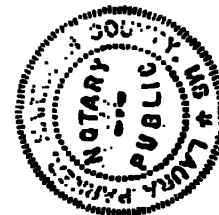
Given under my hand and seal of office.

My Commission Expires:

(Seal)


Notary Public

MISSISSIPPI COUNTY CLERK
BY: [Signature]
JUNE 21, 2006




ES

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11044294188

Return To:
Grand Bank for Savings, Feb -
Gulfport
16197 Landon Road, Suite D
GULFPORT, MS 39503

Prepared By:
Grand Bank for Savings, Feb -
Gulfport
16197 Landon Road, Suite D
GULFPORT, MS 39503

SCANNED



1st Judicial District
Instrument 2006 12003 T -J1
Filed/Recorded 6 23 2006 11 58 A
Total Fees 17.00
15 Pages Recorded

(228) 822-1100

(Space Above This Line For Recording Date)

DEED OF TRUST



1st Judicial District
Instrument 2006 14007 T -J1
Filed/Recorded 7 12 2006 9 47 A
Total Fees 20.00
16 Pages Recorded

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A) "Security Instrument" means this document, which is dated June 9th, 2006 together with all Riders to this document.
(B) "Borrower" is RICHARD RITCHIE & BOBBIE RITCHIE & JENA SCOTTING

Borrower is the trustor under this Security Instrument.
(C) "Lender" is Grand Bank for Savings, Feb

Lender is a Federal Savings Bank
organized and existing under the laws of the United States of America

06-02-21-000263

MISSISSIPPI Single Family-Family Home/Produce Home UNIFORM INSTRUMENT

Form 2005 1/01



404223) 00000000

Page 1 of 10

WSP Mortgage Process, Inc. **RR**
ES

to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Harvard and State of Massachusetts.

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

Lot 56, BRIARWOOD SUBDIVISION, A SUBDIVISION ACCORDING to a map or plat thereof on file and of record in the Office of the Chancery Clerk of Harrison County, First Judicial District, State of Mississippi, in Plat Book 28 at Page 30 thereof.

xxx nothing follow xxx

Parcel ID Number:
56 OPAL COVE
GULFPORT
("Property Address"):

which currently has the address of
(Street)
(City), Mississippi 39503 (Zip Code)

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Borrower Taxes, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Borrower taxes pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S.

06-02-21-000203

RR
ES

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4

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witness:

Richard Ritchie (Seal)
RICHARD RITCHIE -Borrower

Edna Scoggins (Seal)
EDNA SCOGGINS -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

11044294191

15

STATE OF MISSISSIPPI, Harrison

County as:

On this 9th day of June 2006, personally appeared before me, the undersigned authority in and for said County and State, the within named RICHARD RITCHIE, EDNA SCOGGINS

who acknowledged that he/she/they signed and delivered the foregoing instrument on the day and year therein mentioned.

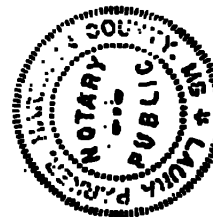
Given under my hand and seal of office.


My Commission Expires:

(Seal)


Notary Public

MISSISSIPPI STATEWIDE NOTARY PUBLIC BOARD
BOARD MEETING DATES: 1/15/07, 3/15/07, 5/15/07, 7/15/07, 9/15/07, 11/15/07




ES

11044294192

request by Lender and in order to correct such misstatement or inaccuracy, execute such new documents or initial such corrected original documents as Lender may deem necessary to remedy said inaccuracy or mistake, and Borrower's failure to initial or execute such documents as requested shall constitute a default under the Note evidencing said Security Instrument securing the Loan.

IV. LEGISLATION AFFECTING LENDERS RIGHTS PROVISION

If enactment or expiration of applicable laws has the effect of rendering provisions respecting the repayment terms, interest adjustments, or transfer of property under this Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require Borrower to modify the repayment terms, interest adjustment terms, or transfer of property provisions(s) as applicable, of the Note and/or Security Instrument.

If Lender exercises this option, Lender shall give notice to Borrower specifying: (a) the action required to modify the applicable terms(s) of the Note and the Security Instrument; (b) a date, not less than 90 days from the date of the notice is given to Borrower, by which the modification must be completed, and (c) that failure to complete the modification on or before the date specified in the notice may result in acceleration of the sums secured by the Security Instrument. If Borrower fails to take the action required to effect the modification within the specified time, Lender may invoke any remedies permitted by the Security Instrument without further notice to or demand on Borrower.

V. CALL OPTION PROVISION

At any time after July 01, 2008, the Lender or Noteholder shall have the option to require payment in full of the entire principal amount outstanding plus any accrued interest thereon. If the Lender elects to exercise this call option, notice of such election shall be given to Borrower, who shall pay such principal and interest in full to the Lender on the payment date specified in the notice, which date shall be at least sixty (60) days from the date of mailing of said notice.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Rider


RICHARD RITCHIE

EDNA SCOGGIN

EXHIBIT "B" 1 PAGE

Forrest County Mississippi



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Property Link FORREST COUNTY, MS

Current Date 10/11/2010

Tax Year 2009
Records Last Updated 9/15/2010

PROPERTY DETAIL

OWNER GARRIGA JOHN D & JENNIFER MIMS
32 TIMBERTON DR

HATTIESBURG MS 39401

ACRES : **NA**
LAND VALUE : 50000
IMPROVEMENTS : 214080
TOTAL VALUE: 264080
ASSESSED : 26408

PARCEL 2-0401-32-027.00

ADDRESS **NA**

TAX INFORMATION

| YEAR 2009 | TAX DUE | PAID | BALANCE |
|-----------|---------|------|---------|
| COUNTY | 1312.60 | 0.00 | 1453.62 |
| CITY | 1239.06 | 0.00 | 1350.58 |
| SCHOOL | 1346.28 | 0.00 | 1467.45 |
| TOTAL | 3918.94 | 0.00 | 4274.05 |

9% Penalty + Print Fee

A Print Fee May Apply, Contact County For Total.

LAST PAYMENT DATE **NA**

TAXES DELINQUENT CURRENT YEAR

MISCELLANEOUS INFORMATION

EXEMPT CODE

HOMESTEAD CODE REG

TAX DISTRICT 1130

PPIN 039047

SECTION 32

TOWNSHIP 04N

RANGE 13W

LEGAL LOT 50 51 & 52 OF TIMBERTON

RESIDENTIAL COMMUNITY PHASE I

LESS

& EXCEPT .08 OUT OF LOT 51 & L

ESS &

EXCEPT .027AC OUT OF LOT 52

763/445 12/96

DB 766 PG 31 1/97

Book 0986

Page 091

TAX SALES

Year
2009

Sold To
NOTLUGE FLP

Redeemed By
GARRIGA JOHN D

[View Appraisal Record](#)

Back

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